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Self Help Groups-Key To Empowerment Of Rural Women

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ABSTRACT

This paper explores that the rural women empowered through new approach like self help groups. Empowering the people in terms of participation in all developmental process is a vital aspect today. This helps them to gain control over their lives through awareness, taking action and working In order to gain exercise greater control. SHGs have a great future in view of decreasing per capita natural resources, individual resources, infrastructure facilities and so on. So the necessity for SHGs for taking up developmental activities becomes indispensable. In order to reduce social and technological risks, empowering the rural women on group basis is the next best development strategy. It has emerged as a new paradigm for activating the society and empowerment of the rural women. This paper also provide the rural women facing the problems in self help groups and how to earn money and empowered through self help. The valuable suggestions also given to overcome the problems of self help groups.

Keywords: self help group, women empowerment, combating poverty, economic development

INTRODUCTION

"You can tell the condition of a nation by looking at the status of its women".-

Jawaharlal Nehru

The central aim of enhancing economic productivity of India is to Improve the overall welfare of majority of Indian households who are living below poverty line. As we are observing , after independence, the existence of people in a state of social, economic, political and knowledge disempowerment is considered to be a major hindrance to overall

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Vol-22-Issue-14-December-2019

development. . Rural development is a strategy designed to improve the economic and social life of a specific groups of people-the rural poor. There should be growth and development in all aspects, which encompasses status, equality, security, complete physical , mental, and social well-being of the rural poor. Since the poor have become too numerous to be healed from outside, " self help promotion" has emerged as a new paradigm for combating poverty. Women Empowerment refers to increasing and improving the social, economic, political and legal strength of the women, to ensure equal-right to women, and to make them confident enough to claim their right. Freely live their life with a sense of self-worth, respect and dignity. This is the right time that, this paper is should be a matter of concern for all those social consciousness driven rural women who want to banish poverty through new approach like self groups.

SIGNIFICANCE OF SELF HELP GROUPS

The significance of SHG concept can be depicted by considering historical events. NABARD (1995) defined SHG as a homogeneous group of rural poor voluntarily governed to save whatever the amount they can conveniently save out of their earnings and mutually agree to contribute to a common fund to lend to the members for meeting their productive and emergency consumptive credit needs. The Indian experience shows that the non-involvement of people has led to an attitude of total dependence on the government for every developmental efforts leading to lack of efforts and accountability.

Empowering the people interms of participation in all developmental process is a vital aspect today. This helps them to gain control over their lives through awareness, taking action and working In order to gain exercise greater control. Both the state and central governments are giving due importance for the promotion and establishment of SHGs for addressing developmental issues. It is estimated that there are about 45 lakhs SHGs in India. Even the private and non-governmental organizations (NGOs) have come forward to start and encourage SHGs for taking up developmental programmes. SHGs have a great future in view of decreasing per capita natural resources, individual resources, infrastructure facilities and so on. So the necessity for SHGs for taking up developmental activities become indispensable . In order to reduce social and technological risks, empowering the rural women on group basis is the next best development strategy. It has emerged as a new paradigm for activating the society and empowerment of the rural women.

OBJECTIVES OF THE STUDY

The main objective of the present study is to analyse the problems and suggestions of SHGs of rural women in Kumaratchi Taluk, Cuddalore district.

ISSN:0971-1260

Vol-22-Issue-14-December-2019

SAMPLING TECHNIQUE

The present study is based on primary data. For the purpose of Collecting primary data, 50 women beneficiaries were taken with the help of interview schedule. They were selected by adopting the proportionate random sampling method. The percentage analysis were taken for each and every problem factors and Encouraging factors.

Table-1 Showing problems in Self Help Groups

Problems	Great Problem	Less Problem	No Problem	Total Respondents
Ignorance of members	32(64%)	10(20%)	8(16%)	50
Inadequate Training facilities	25(50%)	12(24%)	13(26%)	50
Problem related with raw material	40(80%)	10(20%)	0	50
Problems of marketing	48(96%)	1(2%)	1(2%)	50
Lack of stability	18(36%)	16(32%)	34(68%)	50
Exploitation by strong members	40(80%)	10(20%)	0	50
Weak Financial management	23(46%)	15(30%)	12(24%)	50
Low return	30(60%)	10(20%)	10(20%)	50
Inadequate financial Assistance	34(68%)	10(20%)	6(12%)	50
Non-Co-operation of financial Institutions	42(84%)	5(10%)	3(6%)	50
Inadequate and ill trained staff to meet the challenges	40(80%)	10(20%)	0	50
Inadequate support from the line department	42(84%)	5(10%)	3(6%)	50

Table 1 reveals that Women beneficiaries stated that they have the problem of marketing which was the highest percentage of 96 of 48 respondents. This shows that they have the major problem of SHGs is marketing and various other problem

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Vol-22-Issue-14-December-2019

of marketing is lack of Sufficient order, lack of adequate sales Promotion measures, lack of permanent market for the products of SHGs, absence of Proper brand name, poor/Unattractive Packing System,
Poor quality of products due to the application of traditional technology, resulting in poor market, Stiff Competition from other Major suppliers, lack of a well defined and Well Knit channel of distribution for marketing.

The second great problems were Non-Co-Operation of financial institution and Inadequate support from the line department. The Financial Institutions do not consider SHGs seriously while providing finance and other help. Respondents obtaining assistance and support, the group members have to approach the line officers. However the line officers are not cooperative with the SHGs. This will hamper the very objective of the schemes. Respondents were of the opinion that banks refused to grant loans to them on the grounds that earlier beneficiaries of loans granted by them were defaulters of such loans. Banks have to be advised to give the loans to women members without any collateral securities and Governmentshould ensure the people maybe easily acess the line officers.

The next great problems of the SHGs were Problems related with raw material, Exploitation by strong members and Inadequate and ill trained staff to meet the challenges of 80 percent of 40 respondents. Normally each SHG procures raw materials individually from the suppliers. They purchase raw materials in smaller quantities and hence they may not be able to enjoy the benefits of large scale purchase like discount, credit facilities etc. Moreover there is no systematic arrangement to collect raw materials in bulk quantities and preserve them properly. There is no linkage with major suppliers of raw materials. Most of the SHGs are ignorant about the major raw material suppliers and their terms and conditions. All these causes high cost of raw materials. It is also observed that in the case of many SHGs, strong members try to earn a lion's share of the profit of the group, by exploiting the ignorance and illiterate members. The attitude of the staff of the rural development department is not encouraging. They are not well trained to accept the challenges and equip the SHGs self-reliance.

Majority of the respondents have said that they have been suffered a lot of financial assistance of 68 percent. This shows that in most of the SHGs, the financial assistance provided to them by the agencies concerned is not adequate to meet their actual requirements. The Financial authorities are not giving adequate subsidy to meeteven the labour cost requirements.

Majority of the respondents have agreed that they did not have a knowledge of their field . They accept their ignorance . Even though the authorities take measures for creating awareness among the group members about the schemes

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Vol-22-Issue-14-December-2019

beneficial to them, still majority of the group are unaware of the schemes of assistance offered to them.

Majority of the respondents have said that they incurred low returns of 60 percent. This shows that the return on investment is not attractive in certain groups due to inefficient management, high cost of quality consciousness etc.,

Out of 50 respondents 25 respondents were of majority to said that the training facilities were very poor, this shows that the training facilities given to the numbers of SHGs in the specific areas of product selection, quality of products, production techniques, managerial ability, packing, other technical knowledge ate are not adequate to compete with that
strong units.

Lack of stability was the least and of 36 percent of respondents . This shows that ability of the women was greater and have no problem in SHGs, this shows their stability.

Table-2 Encouraging factors of SHGs members

Encouraging factors	satisfaction	dissatisfaction	Total respondents
Easy loans	20 (40%)	30(60%)	50
Beneficiary attitude	40(80%)	10(20%)	50
Dedication	42(84%)	8(16%)	50
Trainings in Institutions	45(90%)	5(10%)	50
Freedom to Work	40(80%)	10(20%)	50
Self Empowerment	41(82%)	9(18%)	50
Family support	35(70%)	15(30%)	50
Motivation	22(44%)	28(56%)	50
Scope for more earnings	49(98%)	1(2%)	50
Create awareness	35(70%)	15(30%)	50

Table 2 reveals that the women beneficiaries are of encouraged and they are satisfied and scope for more earnings in SHgs and it is the highest percentage (98 percent). 90 percent of the respondents have stated that trainings in institution encouraged them to be in SHGs. This implies the prevailence of a good institutional training infrastructure in Kumaratchi. They must be revealed to provide training to update them with new technologies. The Women Beneficiaries are of freedom to work, they give more performance and outputs of 80 percent. Women beneficiaries a better quality of material life for a sustainable livelihood owned and

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Vol-22-Issue-14-December-2019

managed . There is a strong correlation between economic development and women legal rights by self empowered of women and of 82 percent.

Women beneficiaries are of dedicated and self esteemed in SHGs and therefor it gets the next position of the encouraging factors. They are in good attitude to easily access to the self help group and therefore it gets 80 percent. Women beneficiaries had therefore a good family support of 70 percent and they are awared in SHGS of 70 percent . 40 percent of women beneficiaries have stated that they have no satisfaction of getting bank loans easily.

SHGs leads to increase in income-generating employment and empowerment of women and removes the bias against women.

SUGGESTIONS TO MINIMIZE THE PROBLEMS FACED BY SHGs

The following suggestions are offered to minimize the above mentioned issues of SHGs

1. Information about locally available materials and their varied uses should be disseminated to SHGs. Proper encouragement and training should be given to them to make innovative products by using these materials. In order to have a knowledge base about availability of materials. In panchayat levels, surveys can be conducted under the auspices of local authorities.
2. In order to solve the various problems relating to marketing of SHGs, the state level organizations should extend the activities throughout the state instead of limiting its operations in a particular area.
3. Various SHGs functioning in a particular panchayat area can form a co-operative society. This society may be entrusted with the task of marketing the products of different SHGs under a common brand name. Further, the society can undertake sales promotion activities and procure rare raw materials for the benefits of member SHGs.
4. Non-Government Organisations (NGOs) can play a significant role in empowering women entrepreneurs by providing basic education, motivation training, and financial help and so on.
5. All the members in the SHGs may not have the same caliber and expertise. NGOs can identify the inefficient members of the group and can impart proper training to them in order to make them competent. For this purpose, short term training programmes can be arranged at the panchayat level.
6. Frequent awareness camps can be organized by the rural development department authorities to create awareness about the different schemes of assistance available to the participants in the SHGs.
7. Lastly arrangements may be made by the financial institutions for providing adequate financial assistance to the SHGs strictly on the basis of their actual performance without any discrimination of caste, politics, etc.

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Vol-22-Issue-14-December-2019

In the emerging changes in the values and attitudes of the members of the SHGs are a clear manifestation of Socio-economic empowerment interventions yielding relatively quicker results. The Socio-Economic programmes reinforce each other and promote all-round development of the children, the women, the households and the communities. It is a process which ultimately leads to self- fulfillment of each member of the society. It is in this direction that SHGs are moving towards fulfilling their objectives with a meaningful strategic directions.

CONCLUSION

The major encouraging factors to join self help groups included desire to work independently, to spend time fruitfully, to be self dependent and to improve financial condition. The prevailence of a good institutional training infrastructure in Kumaratchi. They must be revealed to provide training to update them with new technologies. The main problem to solve relating to marketing of SHGs, the state level organizations should extend the activities throughout the state instead of limiting its operations in a particular area. Government and NGOs should support the self help groups to get the loan easily from the banks then only SHGs are sustained and women are empowerd. Exploitation by strong members should be avoided and work with coordination gives a greatersuccess to the SHGs.

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